

**United States Bankruptcy Court**  
**Eastern District of Oklahoma**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Hickey, April Louise</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Hickey, Justen Derek</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>FDBA California Investments; FDBA Running Brook Realty Corp.; FDBA Running Brook Quarter Horse Ranch; AKA April Curtiss; DBA World Class Ranches</b>	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-9942</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-9616</b>
Street Address of Debtor (No. and Street, City, and State): <b>Route 2 Box 293</b> <b>Henryetta, OK</b> ZIP Code <b>74437</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>Route 2 Box 293</b> <b>Henryetta, OK</b> ZIP Code <b>74437</b>
County of Residence or of the Principal Place of Business: <b>McIntosh</b>	County of Residence or of the Principal Place of Business: <b>McIntosh</b>
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	

<p><b>Type of Debtor</b> (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p><b>Nature of Business</b> (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input checked="" type="checkbox"/> Other</p> <p><b>TAX-EXEMPT ENTITY</b> (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><b>Nature of Debts</b> (Check one box)</p> <p><input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input checked="" type="checkbox"/> Debts are primarily business debts.</p>
<p><b>Filing Fee</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</p> <p><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</p>		<p>Check one box:</p> <p><b>Chapter 11 Debtors</b></p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.</p> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</p>

<p><b>Statistical/Administrative Information</b></p> <p><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>												<p>THIS SPACE IS FOR COURT USE ONLY</p>																							
<p>Estimated Number of Creditors</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1- 49</td> <td>50- 99</td> <td>100- 199</td> <td>200- 999</td> <td>1,000- 5,000</td> <td>5,001- 10,000</td> <td>10,001- 25,000</td> <td>25,001- 50,000</td> <td>50,001- 100,000</td> <td>OVER 100,000</td> <td colspan="2"></td> </tr> </table>												<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000		
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																								
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000																										
<p>Estimated Assets</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>\$1 billion More than \$1 billion</td> <td colspan="2"></td> </tr> </table>												<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	\$1 billion More than \$1 billion								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																								
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	\$1 billion More than \$1 billion																										
<p>Estimated Liabilities</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>\$1 billion More than \$1 billion</td> <td colspan="2"></td> </tr> </table>												<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	\$1 billion More than \$1 billion								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																								
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	\$1 billion More than \$1 billion																										

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Hickey, April Louise</b> <b>Hickey, Justen Derek</b>
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b>  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).  <b>X</b> _____ Signature of Attorney for Debtor(s) (Date)
<b>Exhibit C</b>  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
<b>Exhibit D</b>  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b>  (Check any applicable box)  <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b>  (Check all applicable boxes)  <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  _____ (Name of landlord that obtained judgment)  _____ (Address of landlord)  <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Hickey, April Louise****Hickey, Justen Derek****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ April Louise Hickey**Signature of Debtor **April Louise Hickey****X /s/ Justen Derek Hickey**Signature of Joint Debtor **Justen Derek Hickey**

Telephone Number (If not represented by attorney)

**February 25, 2010**

Date

**Signature of Attorney\*****X /s/ Todd Maxwell Henshaw OBA**

Signature of Attorney for Debtor(s)

**Todd Maxwell Henshaw OBA #4114**

Printed Name of Attorney for Debtor(s)

**James, Potts & Wulfers, Inc.**

Firm Name

**401 S. Boston, Suite 2600  
Tulsa, OK 74103-4015**

Address

**Email: thenshaw@jpwlaw.com****(918) 584-0881 Fax: (918) 584-4521**

Telephone Number

**February 25, 2010**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

**United States Bankruptcy Court**  
**Eastern District of Oklahoma**

In re April Louise Hickey  
Justen Derek Hickey

Debtor(s)

Case No.  
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ April Louise Hickey

**April Louise Hickey**

Date: February 25, 2010

Certificate Number: 06531-OKE-CC-009235240

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on December 7, 2009, at 12:14 o'clock PM CST,  
April L Hickey received from  
Allen Credit and Debt Counseling Agency,  
an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the  
Eastern District of Oklahoma, an individual [or group] briefing that complied  
with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of  
the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: December 7, 2009 By /s/Joni Britton

Name Joni Britton

Title Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

**United States Bankruptcy Court**  
**Eastern District of Oklahoma**

In re April Louise Hickey  
Justen Derek Hickey

Debtor(s)

Case No.  
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Justen Derek Hickey

**Justen Derek Hickey**

Date: February 25, 2010

Certificate Number: 06531-OKE-CC-009233412

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on December 7, 2009, at 10:39 o'clock AM CST,

Justen D Hickey received from

Allen Credit and Debt Counseling Agency,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the  
Eastern District of Oklahoma, an individual [or group] briefing that complied  
with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of  
the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: December 7, 2009 By /s/Chad Taylor

Name Chad Taylor

Title Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

**United States Bankruptcy Court**  
**Eastern District of Oklahoma**

In re      **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtors

Chapter \_\_\_\_\_

**7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>14</b>	<b>1,225,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>787,431.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>3</b>		<b>1,459,554.68</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>24,426.18</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>12</b>		<b>1,493,273.08</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>1,786.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>1,700.00</b>
Total Number of Sheets of ALL Schedules		<b>40</b>			
			<b>Total Assets</b>	<b>2,012,431.00</b>	
					<b>Total Liabilities</b>
					<b>2,977,253.94</b>

**United States Bankruptcy Court**  
**Eastern District of Oklahoma**

In re      **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtors

Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	
4. Total from Schedule F	
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	

In re **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
2 weeks/year timeshare, Mayan Resorts, Desarrollo Marina Vallarta, Mexico,	Timeshare	J	30,000.00	18,000.00
Timeshare, 1 week/year, The Ridge Tahoe, Terrace Building located in an unincorporated area of Douglas County, Nevada, legal description attached	Timeshare	W	10,000.00	0.00
Timeshare, 1 week/year Blue Green Resort, Myrtle Beach, South Carolina, legal description attached.	Timeshare	W	20,000.00	0.00
Time Share Hacenta Del Mar Cabo San Lucas, Mexico		J	15,000.00	500.00
Property located in the unincorporated area of the County of Glenn, California located at 6458 County Road 7, Orland CA 95963, legal description attached		H	550,000.00	606,000.00
Approximately 18 acres of undeveloped property (lot split pending) located in the unincorporated area of the County of Glenn, California, located on County Road 8, legal description attached.		J	600,000.00	609,936.74
			Sub-Total >	1,225,000.00
			(Total of this page)	
			Total >	1,225,000.00

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case: 10-80293 Doc #: 1 Filed: in USBC ED/OK on 03/05/10 Page 12 of 85

PP 17 MORRISON  
GONE!

CLOS ENCLOSED

RECORDING REQUESTED BY:

Glenn County Title Company  
Escrow No.: 023376CK  
Title Order No.: 023376CK

WHEN RECORDED MAIL DOCUMENT

AND TAX STATEMENT TO:

Justen Derek Hickey and April Louise Hickey  
6458 County Road 7  
Orland, Calif. 95963

Parcel No.: 045-250-005-0

2006-7979  
Recorded at the request of  
GLENN COUNTY TITLE CO  
11/16/2006 03:10P  
Fee: 10.00 No of Pages:2

OFFICIAL RECORDS  
Vince T Minto Clerk-Recorder  
Glenn County, CA

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**GRANT DEED**

The undersigned grantor(s) declare(s)

Documentary transfer tax is \$187.00

[X] Computed on full value of property conveyed, or

[ ] Computed on full value less value of liens or encumbrances remaining at time of sale,

[X] Unincorporated Area: [ ] City of

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged, R. Ellen Morrison an Unmarried Woman and Joanna Chaney and Christian Chaney Wife and Husband all as Joint Tenants hereby GRANT(S) to Justen Derek Hickey and April Louise Hickey, Husband and Wife as Joint Tenants

the following described real property in the Unincorporated Area, County of Glenn, State of California:

SEE ATTACHED EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

DATED: November 9, 2006

R. Ellen Morrison

Joanna Chaney

Christian Chaney

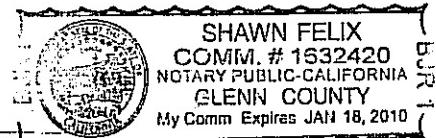
STATE OF CALIFORNIA

COUNTY OF Glenn

ON 11/16/2006 before me, Shawn Felix, A Notary Public, personally appeared \*\*\* R. Ellen Morrison, Joanna Chaney and Christian Chaney \*\*\* personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Signature



Parcel No.: 045-250-005-0

**GRANT DEED**  
(Continued)

Escrow No.: 023376CK  
Title Order No.: 023376CK

**EXHIBIT A**

The South one-half of the Southwest Quarter of Lot 9 of the Orland Land Company's Murdock Subdivision, according to the official map thereof filed in the office of the County Recorder of the County of Glenn, State of California in Book 4 of Maps and Surveys, at page 6.

APN: 045-250-005-0

RECORDING REQUESTED BY  
 North State Title Company  
 Escrow No. 05400405 Order No.  
 05400405  
 AND WHEN RECORDED MAIL TO

April Curtiss  
 6062 County Road 8  
 Orland, CA 959636

2005-6070  
 Recorded at the request of  
 NORTH STATE TITLE CO  
 08/18/2005 03:07P  
 Fee: 7.00 No of Pages:1

OFFICIAL RECORDS  
 Vince T Minto Clerk-Recorder  
 Glenn County, CA

SPACE ABOVE THIS LINE FOR RECORDER'S USE  
**INDIVIDUAL GRANT DEED**

A.P.N. 040-123-002-0

The undersigned grantor(s) declare(s):

Documentary transfer tax is \$198.00.

City Transfer Tax is \$.

- computed on full value of property conveyed, or
- computed on full value less value of liens and encumbrances remaining at time of sale.
- Unincorporated area:  City of Orland, and

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged.

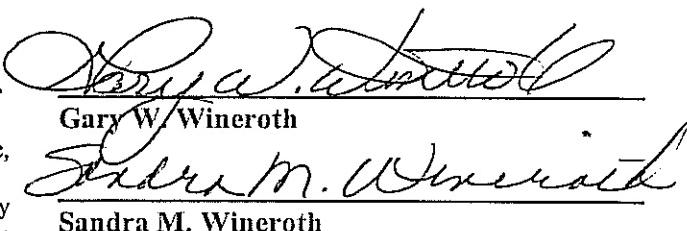
Gary W. Wineroth and Sandra M. Wineroth, Husband and Wife as Joint Tenants

hereby GRANT(S) to April Louise Curtiss, a married woman as her sole  
 and separate property  
 the following described real property in the City of Orland, County of GLENN, State of California:  
 Lot 3 in Block 19 of the Town of Orland, according to the map or plat thereof filed in the office of the County  
 Recorder of the County of Colusa, State of California.

Dated: August 9, 2005

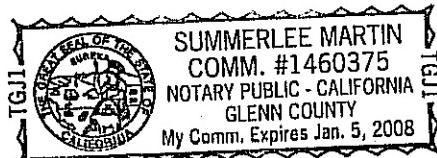
STATE OF CALIFORNIA  
 COUNTY OF Glenn

}  
 SS.

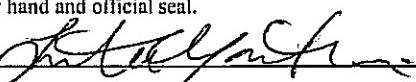


Gary W. Wineroth  
 Sandra M. Wineroth

On August 9, 2005 before me, the undersigned Notary Public,  
 personally appeared Gary W. Wineroth & Sandra M. Wineroth  
 personally known to me (or proved to me on the basis of satisfactory  
 evidence) to be the person(s) whose name(s) is/are subscribed to the  
 within instrument and acknowledged to me that he/she/they executed the  
 same in his/her/their authorized capacity(ies), and that by his/her/their  
 signature(s) on the instrument the person(s), or the entity upon behalf of  
 which the person(s) acted, executed the instrument



WITNESS my hand and official seal.

Signature   
 MAIL TAX  
 STATEMENTS TO: SAME AS ABOVE

NAME

ADDRESS

CITY, STATE & ZIP

2006-0899  
 Recorded at the request of  
 NORTH STATE TITLE CO  
 02/07/2006 03:09P  
 Fee: 10.00 No of Pages: 2

## RECORDING REQUESTED BY

North State Title Company  
 Escrow No. 05400682 Order No.  
 05400682

AND WHEN RECORDED MAIL TO

Justen Hickey  
 6458 County Road 7  
 Orland, CA 95963

OFFICIAL RECORDS  
 Vince T Minto Clerk-Recorder  
 Glenn County, CA

Legal ON CO RD  
 7 Vacant FORCLOSED  
 By Fidelity  
 MAC BANK

SPACE ABOVE THIS LINE FOR RECORDER'S USE

## INDIVIDUAL GRANT DEED

Second - DENNIS E  
 RADTKE

A.P.N. 044-160-007-9

The undersigned grantor(s) declare(s):

Documentary transfer tax is \$209.00.

City Transfer Tax is \$ .

- computed on full value of property conveyed, or  
 computed on full value less value of liens and encumbrances remaining at time of sale.  
 Unincorporated area:  City of , and

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged.

**Edwin Pinheiro, A Single Man**

hereby GRANT(S) to Justen Hickey, A Married Man as his sole and separate property

the following described real property in the Unincorporated Area, County of GLENN, State of California:  
 See Exhibit A attached hereto and made a part hereof.

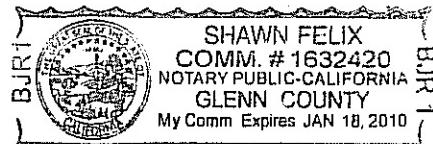
Dated: February 1, 2006

STATE OF CALIFORNIA  
 COUNTY OF Glenn

}  
 SS.

Edwin Pinheiro  
 Edwin Pinheiro

On February 2, 2006 before me, Shawn Felix, Notary Public,  
 personally appeared Edwin Pinheiro personally known to me (or  
 proved to me on the basis of satisfactory evidence) to be the person(s)  
 whose name(s) is/are subscribed to the within instrument and  
 acknowledged to me that he/she/they executed the same in  
 his/her/their authorized capacity(ies), and that by his/her/their  
 signature(s) on the instrument the person(s), or the entity upon behalf  
 of which the person(s) acted, executed the instrument



WITNESS my hand and official seal.

Signature

MAIL TAX

STATEMENTS TO: SAME AS ABOVE

NAME

ADDRESS

CITY, STATE &amp; ZIP

**Exhibit A**

The East half of the Northwest quarter of the Northeast quarter (E1/2 NW1/4 NE1/4) of Section 9, Township 22 North, Range 3 West, M.D.B. & M.

EXCEPTING THEREFROM all that portion as described in the deed from Carl M. Frlan and Mary C. Frlan to the State of California recorded June 25, 1964 in Book 467, page 258, Glenn County Official Records.



2005-2828  
 Recorded at the request of  
 NORTH STATE TITLE CO  
 04/20/2005 02:44P  
 Fee: 13.00 No of Pages:3

OFFICIAL RECORDS  
 Vince T Minto Clerk-Recorder  
 Glenn County, CA

## RECORDING REQUESTED BY

North State Title Company

Escrow No. 05400170

Order No.

05400170

## AND WHEN RECORDED MAIL TO

Justen Hickey and April Hickey  
 6062 County Road 8  
 Orland, CA 95963

SPACE ABOVE THIS LINE FOR RECORDER'S USE

## INDIVIDUAL GRANT DEED

A.P.N. 044-210-042-9

The undersigned grantor(s) declare(s):

Documentary transfer tax is \$335.50.

City Transfer Tax is \$ .

- computed on full value of property conveyed, or  
 computed on full value less value of liens and encumbrances remaining at time of sale.  
 Unincorporated area:    City of , and

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged.

Nikki A. Termine, A Married Woman as her sole and separate property and Nena K. Halsey, who acquired title as Nena K. Newman, an unmarried woman as joint tenants

hereby GRANT(S) to Justen Hickey and April Hickey, Husband and Wife as Joint Tenants

the following described real property in the Unincorporated Area, County of GLENN, State of California:  
 See Exhibit A attached hereto and made a part hereof.

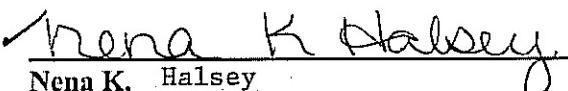
Dated: March 30, 2005 April 4, 2005

STATE OF CALIFORNIA  
 COUNTY OF Napa

}  
 SS.



Nikki A. Termine



Nena K. Halsey

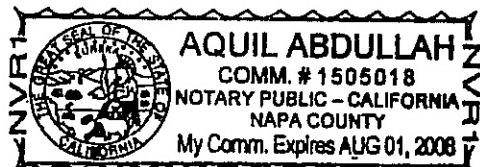
On April 4, 2005, 2005 before me, the undersigned Notary Public, personally appeared Nena K. Halsey personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument

WITNESS my hand and official seal.

Signature Aquil Abdullah

MAIL TAX

STATEMENTS TO: SAME AS ABOVE



NAME

ADDRESS

CITY, STATE &amp; ZIP

**Exhibit A**

The North half of Lot 93 and the North half of Lot 94 of the Orland Land Company's Murdock Subdivision, according to the official map thereof filed in the office of the County Recorder of the County of Glenn, State of California, on February 8, 1916, in Book 4 of Maps, at page 6.

**EXCEPTING THEREFROM** Parcels One, Two, Three and Four as shown or designated on that certain Parcel Map filed in the office of the County Recorder of the County of Glenn, State of California, on October 18, 1990 in Book 10 of Parcel Maps, at page 63.

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of Calif

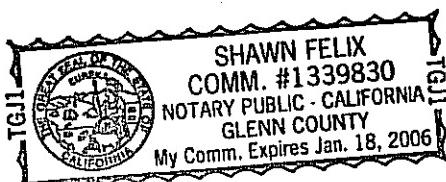
County of Glenn

On 4-8-05 before me, Shawn Felix

personally appeared Nikki A. Termine

personally known to me - OR -  proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



CLOS ENCLOSED

2005-5625  
Recorded at the request of  
NORTH STATE TITLE CO  
08/03/2005 02:42P  
Fee: 10.00 No of Pages:2

RECORDING REQUESTED BY

North State Title Company  
Escrow No. 05400382 Order No.  
05400382

AND WHEN RECORDED MAIL TO

Justen Hickey  
6062 County Road 8  
Orland, CA 95963

OFFICIAL RECORDS  
Vince T Minto Clerk-Recorder  
Glenn County, CA

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**INDIVIDUAL GRANT DEED**

A.P.N. 044-100-024-9

The undersigned grantor(s) declare(s):

Documentary transfer tax is \$517.00.

City Transfer Tax is \$.

- computed on full value of property conveyed, or  
 computed on full value less value of liens and encumbrances remaining at time of sale.  
 Unincorporated area:  City of , and

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged.

Linus W. Jewell and Sharon A. Jewell, Husband and Wife

hereby GRANT(S) to Justen Hickey, A Married Man as his sole and separate property

the following described real property in the Unincorporated Area, County of GLENN, State of California:  
See Exhibit A attached hereto and made a part hereof.

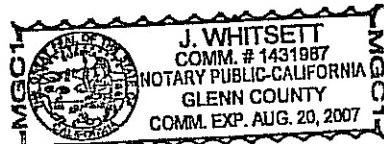
Dated: August 1, 2005

STATE OF CALIFORNIA  
COUNTY OF Glenn

}  
SS.

On August 1, 2005 before me, the undersigned Notary Public,  
personally appeared Linus W. Jewell and Sharon A. Jewell personally  
known to me (or proved to me on the basis of satisfactory evidence) to  
be the person(s) whose name(s) is/are subscribed to the within  
instrument and acknowledged to me that he/she/they executed the same  
in his/her/their authorized capacity(ies), and that by his/her/their  
signature(s) on the instrument the person(s), or the entity upon behalf of  
which the person(s) acted, executed the instrument

Linus W. Jewell  
Linus W. Jewell  
Sharon A. Jewell  
Sharon A. Jewell



WITNESS my hand and official seal

Signature

MAIL TAX

STATEMENTS TO: SAME AS ABOVE

NAME

ADDRESS

CITY, STATE & ZIP

**EXHIBIT "A"**

**LEGAL DESCRIPTION**

All that certain real property situate in the Unincorporated Area of the County of GLENN, State of California, and being more particularly described as follows:

Lot 89 of Lemon Home Colony, according to the Revised map of the Lemon Home Colony and Town of Malton, being Subdivision No. 20 of the Orland Irrigation District, Section 3, 4, 5, Township 22 North, Range 3 West, filed in the office of the County Recorder of the County of Glenn, State of California, on October 24, 1916 in Book 4 of Maps, at page 11, Glenn County Records.

EXCEPTING THEREFROM that portion thereof deeded to the State of California by deed dated February 14, 1964 and recorded April 9, 1964 in Book 464 of Official Records, at page 102.

ALSO EXCEPTING THEREFROM all oil, gas, minerals and other hydrocarbon substances, together with the right to remove the same as reserved by M. C. Ferris and Frances M. Ferris, his wife in Deed recorded February 14, 1979, Book 640, Official Records, page 418.

Together with the right of access to said freeway as reserved in deed from M. C. Ferris and Frances M. Ferris, husband and wife, as joint tenants to the State of California, recorded April 9, 1964 in Book 464 of Official Records, at page 102.



A.P.N. # A ptn of 1319-30-643-036

R.P.T.T. \$ 15.60  
ESCROW NO. TS09005392/AH

RECORDING REQUESTED BY:  
**STEWART TITLE COMPANY**  
MAIL TAX STATEMENTS TO:  
Ridge Tahoe P.O.A.  
P.O. Box 5790  
Stateline, NV 89449  
WHEN RECORDED MAIL TO:  
April Curtiss  
6062 County Rd., #8  
Orland, CA 95963

(Space Above for Recorder's Use Only)

## GRANT, BARGAIN, SALE DEED

THIS INDENTURE WITNESSETH: That **TIM DRURY** and **WENDY DRURY**, husband and wife and **JACKSON W. STIEB, JR.**, a single man

in consideration of \$10.00, the receipt of which is hereby acknowledged, does hereby Grant, Bargain Sell and Convey to **APRIL CURTISS**, a single woman

and to the heirs and assigns of such Grantee forever, all that real property situated in the unincorporated area **County of Douglas** State of Nevada, bounded and described as:  
**The Ridge Tahoe, Terrace Building, Every Year Use, Week #28-029-30-01, Stateline, NV 89449.** See Exhibit 'A'  
attached here to and by this reference made a part hereof.

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining, and any reversions, remainders, rents, issues or profits thereof.  
DATE: **March 15, 2005**

THIS DEED IS EXECUTED IN COUNTERPART, Tim Drury  
EACH OF WHICH IS DEEMED AN ORIGINAL  
BUT SUCH COUNTERPART TOGETHER  
CONSTITUTE BUT ONE AND THE SAME  
INSTRUMENT. Wendy Drury

THIS INSTRUMENT IS BEING RECORDED AS AN ACCOMMODATION ONLY. NO LIABILITY, EXPRESSED OR IMPLIED, IS ASSUMED AS TO ITS REGULARITY OR SUFFICIENCY NOR AS TO ITS AFFECT, IF ANY, UPON TITLE TO ANY REAL PROPERTY DESCRIBED THEREIN.

STEWART TITLE OF DOUGLAS COUNTY

STATE OF \_\_\_\_\_ }  
{} ss.  
COUNTY OF \_\_\_\_\_ }

This instrument was acknowledged before me on \_\_\_\_\_,  
by Tim Drury and Wendy Drury and  
Jackson W. Stieb, Jr.

Signature \_\_\_\_\_  
Notary Public (One inch margin on all sides of document for Recorder's Use Only)

EXHIBIT "A"

(28)

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/50<sup>th</sup> interest in and to Lot 28 as shown on Tahoe Village Unit No. 3 - 13<sup>th</sup> Amended Map, recorded December 31, 1991, as Document No. 268097, re-recorded as Document No. 269053, Official Records of Douglas County, State of Nevada, excepting therefrom Units 1 through 50 (inclusive) as shown on said map; and (B) Unit No. 029 as shown and defined on said map; together with those easements appurtenant thereto and such easements described in the Fourth Amended and Restated Declaration of Time Share Covenants, Conditions and Restrictions for The Ridge Tahoe recorded February 14, 1984, as Document No. 096758, as amended, and in the Declaration of Annexation of The Ridge Tahoe Phase Six, recorded December 18, 1990, as Document No. 241238, as amended by Amended Declaration of Annexation of The Ridge Tahoe Phase Six, recorded February 25, 1992, as Document No. 271727, and as described in the Recitation of Easements Affecting the Ridge Tahoe recorded February 24, 1992, as Document No. 271619, and subject to said Declarations; with the exclusive right to use said interest, in Lot 28 only, for one week each year in accordance with said Declarations.

A Portion of APN: 1319-30-643- 036

THIS INSTRUMENT IS BEING RECORDED AS AN ACCOMMODATION ONLY. NO LIABILITY, EXPRESSED OR IMPLIED, IS ASSUMED AS TO ITS REGULARITY OR SUFFICIENCY NOR AS TO ITS AFFECT, IF ANY, UPON TITLE TO ANY REAL PROPERTY DESCRIBED THEREIN.

STEWART TITLE OF DOUGLAS COUNTY

## SCHEDULE A

Ticor Title Insurance Company

Agent's Order No.: 05400170  
Policy No. : 74067-11011

Amount of Insurance \$305,000.00	Date of Policy April 20, 2005 at 2:44 PM	Premium \$1,207.00
-------------------------------------	---	-----------------------

1. Name of Insured:

Nikki A. Termine and Nena K. Halsey

Justen Hickey and April Hickey

Legal on RD  
B Vacant -  
Secured by  
Nikki Turnine  
Nina - Brown  
Gary

2. The estate or interest in the land which is covered by this policy is:

A Fee

3. Title to the estate or interest in the land is vested in:

Justen Hickey and April Hickey, Husband and Wife as Joint Tenants

4. The land referred to in this Policy is described as follows:

All that certain real property situate in the Unincorporated Area, County of Glenn, State of California, and being more particularly described as follows:

The North half of Lot 93 and the North half of Lot 94 of the Orland Land Company's Murdock Subdivision, according to the official map thereof filed in the office of the County Recorder of the County of Glenn, State of California, on February 8, 1916, in Book 4 of Maps, at page 6.

EXCEPTING THEREFROM Parcels One, Two, Three and Four as shown or designated on that certain Parcel Map filed in the office of the County Recorder of the County of Glenn, State of California, on October 18, 1990 in Book 10 of Parcel Maps, at page 63.

In re **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash</b>	J	<b>1.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Tri County Bank, Red Bluff California Checking account no. *****3068</b>	J	<b>20.00</b>
		<b>1st National Bank, Okmulgee checking account no. ****7148; negative balance &lt;\$532.46&gt;</b>	J	<b>0.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>Security deposit/ down payment on lease/purchase with former landlord</b>	J	<b>2,500.00</b>
		<b>PG&amp;E security deposit</b>	J	<b>200.00</b>
		<b>Security deposit, current landlord</b>	J	<b>750.00</b>
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household goods, appliances and furnishings</b>	J	<b>1,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Professional books, real estate broker</b>	W	<b>Unknown</b>
		<b>Books and pictures</b>	J	<b>10.00</b>
6. Wearing apparel.		<b>Clothing and wearing apparel</b>	W	<b>100.00</b>
		<b>Clothing and wearing apparel</b>	H	<b>100.00</b>
7. Furs and jewelry.		<b>Wedding ring</b>	W	<b>500.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Glock 23 .40 S&amp;W</b>	W	<b>300.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
				<b>Sub-Total &gt; 5,981.00</b>
				(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Winco Foods ESOP</b>	H	<b>513,000.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>100% Running Brook Realty</b>	J	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>Loan to Amanda Hower</b>	J	<b>7,500.00</b>
		<b>Loan to Jackson Steib</b>	J	<b>53,000.00</b>
		<b>Promissory Note from Norman Andrenie, payable at \$300/month</b>	J	<b>14,000.00</b>
		<b>Debbie Phillips 4530 County Rd FF Orland CA 95963 Balance due on horse purchase</b>	J	<b>1,500.00</b>
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
				<b>Sub-Total &gt; 589,000.00</b>
				(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

Case: 10-80293 Doc #: 1 Filed: in USBC ED/OK on 03/05/10 Page 27 of 85

Copyright (c) 1996-2009 - Best Case Solutions - Evanston, IL - (800) 492-8037

Best Case Bankruptcy

In re **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>Potential claim against Big Red Steel, \$60,000 paid for steel for building, not delivered, "non-refundable" per Big Red</b>	J	<b>Unknown</b>
		<b>Deposit and reduction of principal paid to landlord under lease/purchase agreement, property located at 7271 Hedge Road, Henryetta OK 74437</b>	J	<b>Unknown</b>
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1996 Ford Mustang GT</b>	J	<b>4,000.00</b>
		<b>Polaris ranger, located at the home of Cindy Bailey, Orland CA</b>	J	<b>13,000.00</b>
		<b>2007 Elite 3 horse trailer, with living quarters, in possession of Professional Locators, PO Box 120, Los Molinos, CA 96055</b>	J	<b>100,000.00</b>
		<b>2008 4500 GMC Pickup, reposessed by GMAC, may have been sold</b>	J	<b>40,000.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
Sub-Total > (Total of this page)				<b>157,000.00</b>

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

Case: 10-80293 Doc #: 1 Filed: in USBC ED/OK on 03/05/10 Page 28 of 85

Copyright (c) 1996-2009 - Best Case Solutions - Evanston, IL - (800) 492-8037

Best Case Bankruptcy

In re **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		<b>2 dogs</b>	J	<b>0.00</b>
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.		<b>Water buckets, feeders, tools</b>	J	<b>450.00</b>
		<b>Mahindra 7520 Tractor with ML 275 loader, reposessed by Agricredit</b>	J	<b>35,000.00</b>
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
				<b>Sub-Total &gt; 35,450.00</b>
				(Total of this page)
				<b>Total &gt; 787,431.00</b>

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

**Case: 10-80293 Doc #:** 1 Filed: in USBC ED/OK on 03/05/10 Page 29 of 85

In re **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

- 11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Tri County Bank, Red Bluff California Checking account no. *****3068	C.C.P. § 703.140(b)(5)	20.00	20.00
<b>Security Deposits with Utilities, Landlords, and Others</b>			
Security deposit/ down payment on lease/purchase with former landlord	C.C.P. § 703.140(b)(5)	2,500.00	2,500.00
Security deposit, current landlord	C.C.P. § 703.140(b)(5)	750.00	750.00
<b>Household Goods and Furnishings</b>			
Household goods, appliances and furnishings	C.C.P. § 703.140(b)(3)	100%	1,500.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
Professional books, real estate broker	C.C.P. § 704.060	100%	Unknown
Books and pictures	C.C.P. § 703.140(b)(5)	10.00	10.00
<b>Wearing Apparel</b>			
Clothing and wearing apparel	C.C.P. § 703.140(b)(3)	100%	100.00
Clothing and wearing apparel	C.C.P. § 703.140(b)(3)	100%	100.00
<b>Furs and Jewelry</b>			
Wedding ring	C.C.P. § 703.140(b)(4)	500.00	500.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
Winco Foods ESOP	29 U.S.C.A. § 1056(d)	100%	513,000.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
1996 Ford Mustang GT	C.C.P. § 703.140(b)(2) C.C.P. § 703.140(b)(5)	3,300.00 700.00	4,000.00
<b>Farming Equipment and Implements</b>			
Water buckets, feeders, tools	C.C.P. § 703.140(b)(6)	450.00	450.00

In re **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBOR R H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			2005			
Agricredit PO Box 14535 Des Moines, IA 50306	J		Security interest  Mahindra 7520 Tractor with ML 275 loader, repossessed by Agricredit			
			Value \$ 35,000.00		28,000.00	0.00
Account No.			Mortgage  Timeshare, 1 week/year Blue Green Resort, Myrtle Beach, South Carolina, legal description attached.			
Blue Green Corporation 9654 N Kings Hwy Unit C, Myrtle Beach, SC 29572-4041	W		Value \$ 20,000.00		0.00	0.00
Account No. xxxxxxxxxxxx6458	H		2006 Mortgage  Property located in the unincorporated area of the County of Glenn, California located at 6458 County Road 7, Orland CA 95963, legal description attached			
Countrywide Home Loans 4500 Park Granada Calabasas, CA 91302-1613			Value \$ 550,000.00		498,000.00	0.00
Account No.			2006 Mortgage  Rd 17 & 411 A Street/ d 17			
Diana Smith PO Box 1392 Page, AZ 86040			Value \$ 0.00		103,000.00	103,000.00
2 continuation sheets attached				Subtotal (Total of this page)	629,000.00	103,000.00

In re April Louise Hickey,  
Justen Derek Hickey

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CON-	UN-	DIS-	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			TIN-	LIQ-	PUTE-		
Account No.							
Garry Brown 2380 Wisconsin Ct Yuba City, CA 95991	J	2004 <b>Mortgage</b> Approximately 18 acres of undeveloped property (lot split pending) located in the unincorporated area of the County of Glenn, California, located on County Road 8, legal description attached.					
		Value \$ 600,000.00				400,000.00	0.00
Account No. xxxxxxxxxxxxx8304	H	2007 <b>Security interest</b> 2007 Elite 3 horse trailer, with living quarters, in possession of Professional Locators, PO Box 120, Los Molinos, CA 96055					
GE Money Bank ATTN Bankruptcy Dept PO Box 103106 Roswell, GA 30076		Value \$ 100,000.00				79,117.94	0.00
Account No.	J	Ad valorem tax lien  Approximately 18 acres of undeveloped property (lot split pending) located in the unincorporated area of the County of Glenn, California, located on County Road 8, legal description attached.					
Glenn County 526 W. Sycamore Street Willows, CA 95988		Value \$ 600,000.00				9,936.74	9,936.74
Account No. unknown	J	2008 <b>Security interest</b> 2008 4500 GMC Pickup, repossessed by GMAC, may have been sold					
GMAC P.O. Box 660208 Dallas, TX 75266-0208		Value \$ 40,000.00				Unknown	Unknown
Account No. xx9913	J	<b>DATE</b> <b>Mortgage</b> 2 weeks/year timeshare, Mayan Resorts, Desarrollo Marina Vallarta, Mexico,					
Grupo Mayan Desarrollo Mariina Vallarta, Insurgentes sur numero 800 Piso11,Colonia del Valle CIUDAD DE MEXICO, DISTRITO FEDERAL 03100		Value \$ 30,000.00				18,000.00	0.00
Sheet 1 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this page)	507,054.68 9,936.74

In re April Louise Hickey,  
Justen Derek Hickey

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR  H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.		2008  Mortgage  Property located in the unincorporated area of the County of Glenn, California located at 6458 County Road 7, Orland CA 95963, legal description attached					
Ken Dale Trust PO Box 116 Red Bluff, CA 96080	H	Value \$ 550,000.00				108,000.00	56,000.00
Account No.		2005  Mortgage  Approximately 18 acres of undeveloped property (lot split pending) located in the unincorporated area of the County of Glenn, California, located on County Road 8, legal description attached.					
Nikki Termine and Nina Halsey 1005 W. Willow Street Willows, CA 95988	J	Value \$ 600,000.00				200,000.00	0.00
Account No. xxxxxxxxxxxx5732		Purchase Money Security  Polaris ranger, located at the home of Cindy Bailey, Orland CA					
Polaris Retail Services PO Box 15521 Wilmington, DE 19850-5521	H	Value \$ 13,000.00				15,000.00	2,000.00
Account No. xxxxxxxx9806		Mortgage  Time Share Hacenta Del Mar Cabo San Lucas, Mexico					
Quinta Del Golfo De Cortez SA De Cv Corredor Turist.Csl.Km.10, Lote D Col. Baja California Sur, 23468	W	Value \$ 15,000.00				500.00	0.00
Account No.		Value \$					
Sheet 2 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal (Total of this page)			323,500.00	58,000.00
			Total (Report on Summary of Schedules)			1,459,554.68	170,936.74

In re **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

**Debtors****SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

 **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**
**TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY			AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
			CONTINGENT	UNLIQUIDATED	DISPUTED		
Account No. <b>378</b>		6/30/07  Tax liability.		X	X	23,044.60	23,044.60
Glenn County Tax Collector 516 W. Sycamore St. P.O. box 151 Willows, CA 95988	J			X	X	0.00	
Account No. <b>xxxxxx4000</b>		12/08  Potential personal liability for claims against Running Brook Realty.		X	X	1,381.58	1,381.58
State of California Franchise Tax Board P.O. Box 942857 Sacramento, CA 94257-0511	J			X	X	0.00	
Account No.							
Account No.							
Account No.							
Account No.							

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal (Total of this page)	<b>0.00</b>
Total	<b>24,426.18</b>
(Report on Summary of Schedules)	<b>24,426.18</b>
	<b>24,426.18</b>

In re **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			X	X	X	
Account No. <b>xx9PZ6</b>		Unknown Internet				
<b>1&amp;1 Internet Inc. NCO Financial Systems, Inc. P.O. Box 15740 Wilmington, DE 19850-5740</b>	W		X	X	X	<b>44.94</b>
Account No.						
<b>American Servicing Company 7495 Horizon Way Frederick, MD 21703</b>	W	<b>2005 Deficiency after foreclosure Lot 3 in Block 19 of the Town of Orland, County of Glenn, California, aka 411 A street Orland CA 95963</b>				<b>100,000.00</b>
Account No. <b>xxxx2407</b>						
<b>Asset Acceptance, LLC P.O. Box 2036 Warren, MI 48090-2036</b>	J	<b>Unknown Collection agency for Citibank AT&amp;T Universal.</b>				<b>18,254.32</b>
Account No. <b>xx6708</b>						
<b>Associated Anesthesiologists, Inc. 6839 S. Canton Tulsa, OK 74136-3402</b>	J	<b>Unknown Medical</b>				<b>151.28</b>
<b>Subtotal (Total of this page)</b>						<b>118,450.54</b>
<b>11</b> continuation sheets attached						

In re **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED		
Account No. xxxxxxxxxxxx5876		2003 Business telephones					697.00
AT&T Payment Center Williams, CA 95987-0001	W	N/A Another company's bill for phone service				X	1,039.00
Account No. xxxxxxxxxxxx4824	W	10/09 Bill for phone service.	X	X	X		77.85
AT&T P.O. Box 5001 Carol Stream, IL 60197-5001	J	2004 Business loan					20,000.00
Account No.  Barbara Reinhart PO Box 2 Tehama, CA 96090	W	Unknown Collection agency for AT&T Oklahoma.					160.44
Account No. xxxx3881  Bay Area Credit Service, LLC 1901 W. 10th St. Antioch, CA 94509	J						21,974.29
Sheet no. <u>1</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				

In re **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Cory Madison 1000 Regency Drive Chico, CA 95926</b>	W	<b>2005 Business loan</b>				<b>30,000.00</b>
Account No. <b>none</b>						
<b>Dennis Raney PO BOX 6522 Brookings, OR</b>	W	<b>2006 Potential post-foreclosure deficiency</b>				<b>288,875.00</b>
Account No. <b>Unknown</b>						
<b>Discover PO Box 3008 New Albany, OH 43054</b>		<b>1998 Credit card</b>				<b>1,977.43</b>
Account No. <b>xxxx-xxxx-xxxx-4685</b>						
<b>Discover Financial Services PO Box 3008 New Albany, OH 43054-3008</b>	H	<b>2007-2008 Credit Card</b>				<b>6,829.00</b>
Account No. <b>xxxxxxxxxxxxx0702</b>						
<b>Dish Network PO BOX 3348 Danville, VA 24543-3348</b>	H	<b>2008 TV</b>				<b>214.31</b>
Sheet no. <b>2</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>327,895.74</b>

In re **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No.						
Ellen Morrison 6384 Co Rd 18 Orland, CA 95963	W	2007 Potential deficiency on secured debt		X		Unknown
Account No.						
Garry Brown 2380 Wisconsin Ct Yuba City, CA 95991	W	2004 Business debt				400.00
Account No.						
Gary Lewis PO Box 64 Forest Ranch, CA 95942	W	2005 Business loan				7,500.00
Account No. xxx-xxx-0050		Ad valorem property tax on foreclosed real property				
Glenn County 526 W. Sycamore Street Willows, CA 95988	W		X	X		4,440.00
Account No. xxx-xxx-042-9						
Glenn County Tax Collector 516 W. Sycamore St. P.O. Box 151 Willows, CA 95988	J	2009 Secured property tax.				3,540.74
Sheet no. <u>3</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>15,880.74</b>

**In re      April Louise Hickey,  
                  Justen Derek Hickey**

Case No.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

Sheet no. 4 of 11 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

33, 1999

In re **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. xxxxxxxxxxxx5732	H	2006-2007 Credit card				14,414.00
HSBC Card Services PO BOX 81622 Salinas, CA 93912-1622	H	unknown Potential deficiency after liquidation of collateral				169,509.71
Account No. xxxxxx9385	H	2006 Business loan. Additional claims, which are disputed	X	X	X	103,000.00
IndyMac Bank PO Box 4045 Kalamazoo, MI 49003-4045						
Account No.						
Jason and Merry Hofhenke 6582 Grant Ave Arbuckle, CA 95926	W	2006 Business loan				15,000.00
Account No. None	W	2005 Business loan				37,000.00
Joe Moody 33 Skarda Ct Sacramento, CA 95988						
Account No.						
Kurt Fickworth 68 Satinwood Way Chico, CA 95926						
Sheet no. <u>5</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>338,923.71</b>

In re **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>none</b>		<b>2008 Septic service</b>				
<b>Lannies Septic Service PO Box 1055 Willows, CA 95988</b>	<b>J</b>					<b>175.82</b>
Account No.		<b>2008 Pool service</b>				
<b>Lathrops Pool Maintenance 3335 Placer St Suite 169 Redding, CA 96001</b>	<b>J</b>					<b>101.05</b>
Account No.		<b>2006 Business loan</b>				
<b>Linda Wood 194 Black Tail Drive Oroville, CA 95969</b>	<b>W</b>					<b>20,000.00</b>
Account No.		<b>2006 Business loan</b>				
<b>Loretta Norberry PO Box 518 Hamilton City, CA 95951</b>	<b>W</b>					<b>5,000.00</b>
Account No.		<b>2007? Contract claim</b>				
<b>Miguel Gonzales 2766 Keith Hawkins Place Chico, CA 95973</b>	<b>W</b>					<b>96,000.00</b>
Sheet no. <b>6</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>121,276.87</b>

**In re      April Louise Hickey,  
                Justen Derek Hickey**

Case No.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE TO R	Husband, Wife, Joint, or Community  H      W      J      C DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM			
			CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		<b>Breach of contract</b>	X	X	X	Unknown
Miguel Gonzales	J					
Account No.		<b>2005 Business debt</b>				
Nina Halsey 561 Soscal Ave #C Napa, CA 94559	W					135,000.00
Account No. xxx3391		<b>2008 Rendering</b>				
North State Rendering 15 Shippee Rd Oroville, CA 95965-9271	W					203.68
Account No. xxxxxxx7278		<b>2007 Deficiency after sale of collateral, business property, i.e. Ford P/U</b>				
North Valley Bank 1844 Park Marina Drive Redding, CA 96001	H					28,502.32
Account No. xx5249		<b>Unknown Medical</b>	X	X	X	
Oklmulgee Memorial Hospital Accounts Receivable Management Services P.O. Box 638 Paris, TN 38242-0638	J					602.10
Sheet no. <u>7</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			164,308.10

Sheet no. 7 of 11 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal**  
(Total of this page)

164 308 10

In re April Louise Hickey,  
Justen Derek Hickey

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>Hickey, J</b>		11/08 Water				1,026.27
Orland Unit Water Users' Association 828 Eighth Street Orland, CA 95963	H					
Account No. <b>xxxxxx043-4</b>		2008 Electric service				26.80
PG & E Box 997300 Sacramento, CA 95988	H					
Account No. <b>xxxxxx663-1</b>		2008 Electric service				591.26
PG & E Box 997300 Sacramento, CA 95988	H					
Account No.		Fees from foreclosure		X	X	
Placer Foreclosures Inc South Creek Business Park 12190 Herdal Drive Auburn Park, CA 95603	W					3,040.00
Account No.		Surveying investment real estate for lot split			X	
Precision Surveying 717 Fifth Street Orland, CA 95963	J					8,000.00
Sheet no. <u>8</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			12,684.33

In re **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xx5206</b>		<b>7/09 Medical</b>				
<b>Regional Medical Lab Dept. 1728 Tulsa, OK 74182</b>	<b>J</b>					<b>408.75</b>
Account No.		<b>2005 Business loan</b>				
<b>Rich Chiaramonte 7 Wysong Ct Chico, CA 95927</b>						<b>54,000.00</b>
Account No.		<b>2004 Owners yearly Dues</b>				
<b>Ridge Taheo Property Owners Association PO Box 5790 Statline, NV 89449</b>						<b>875.71</b>
Account No. <b>None</b>		<b>N/A Disputed claim for refund of down payment</b>				
<b>Sharon Montero 6062 County Rd N #8 Orland, CA 95963</b>	<b>W</b>		X	X	X	<b>50,000.00</b>
Account No.		<b>2006 Deficiency after foreclosure of Lot 3 in Block 19 of the Town of Orland, County of Glenn, California, aka 411 A street Orland CA 95963</b>				
<b>Specialized Loan Servicing LLC PO Box 105219 Atlanta, GA 30348</b>	<b>W</b>					<b>35,532.07</b>
Sheet no. <b>9</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>140,816.53</b>

In re **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xx2809</b>							
<b>Surgical Associates, Inc.</b> Dept. No. 11 P.O. Box 21228 Tulsa, OK 74121-1228	J	Unknown Medical					<b>194.94</b>
Account No.							
<b>Thomas Embree</b> 1081 E 5th Ave Chico, CA 95926		2004 Business loan					<b>108,000.00</b>
Account No. <b>xxxxx3994</b>							
<b>TRI COUNTIES BANK</b> Global Recovery services Attn: CCA, 7805 Hudson Road Suite 100 Woodbury, MN 55125	W	Unknown Unknown		X	X	X	<b>368.32</b>
Account No. <b>xxR799</b>							
<b>UPS</b> P.O. Box 7247-0244 Philadelphia, PA 19170-0001	W	Unknown Delivery services					<b>237.55</b>
Account No. <b>xxxxx9616</b>							
<b>US Department Of Education</b> Direct Loan Servicing Center PO Box 5609 Greenville, TX 75403-5609	H	1995? Student loan					<b>6,559.71</b>
Sheet no. <b>10</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			<b>115,360.52</b>

In re April Louise Hickey,  
Justen Derek Hickey

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UNL IQU IDA TE D	DIS PUTED	AMOUNT OF CLAIM	
Account No. xx0977  Utica Park Clinic BOK Dept. 1100 Tulsa, OK 74182	J	11/08 Medical.		X	X	X	119.00
Account No. x1055  Warner Petroleum Inc 310 Nord Ave PO Box 6759 Chico, CA 95927	H	2007 Fuel					2,012.18
Account No. xxxx-xxxx-xxxx-6524  Washington Mutual Card Services PO Box 660509 Dallas, TX 75266-0509	H	Credit Card					3,884.82
Account No. xxxxxxxxxxxx5339  Waste Management 3281 HWY 99W Corning, CA 96021	W	2003 Garbage					175.76
Account No. x3688  Wexford & James, LLC 2910 Westown Parkway Suite 102 West Des Moines, IA 50266	J	Unknown Unknown		X	X	X	19,065.51
Sheet no. 11 of 11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				25,257.27
			Total (Report on Summary of Schedules)				1,493,273.08

In re **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**Ross A Surles  
Box 1180  
Henryetta, OK 74437**

**Lease/purchase, land located at 7271 Hedge Road, Henryetta. 2 years beginning 7/21/2008, \$2,500 down, \$1,500/month. \$2,500 down payment and \$300/month applied to purchase price of \$209,000. Eviction suit filed 1/28/2010. Debtors have vacated the premises.**

**UNKNOWN**

**Debtors are tenants in residential real estate located at Route 2 Box 293, Henreyetta OK. 6 month lease at \$750/month.**

In re **April Louise Hickey,  
Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re **April Louise Hickey**  
**Justen Derek Hickey**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
<b>Married</b>	<b>Son</b> <b>Son</b>	<b>4</b> <b>9</b>
<b>Employment:</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	Ranch broker	CNA
Name of Employer	Self	Okmulgee Memorial Hospital
How long employed	9 months	3 months
Address of Employer	Morris, OK 74445	Okmulgee, OK

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>0.00</b>	\$ <b>1,720.33</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

3. SUBTOTAL

\$ <b>0.00</b>	\$ <b>1,720.33</b>
----------------	--------------------

## 4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>134.33</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

## 5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>0.00</b>	\$ <b>134.33</b>
----------------	------------------

## 6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>0.00</b>	\$ <b>1,586.00</b>
----------------	--------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ <b>200.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

8. Income from real property

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

9. Interest and dividends

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

11. Social security or government assistance

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

(Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

12. Pension or retirement income

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

13. Other monthly income

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

(Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

## 14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>200.00</b>	\$ <b>0.00</b>
------------------	----------------

## 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>200.00</b>	\$ <b>1,586.00</b>
------------------	--------------------

## 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>0.00</b>	\$ <b>1,786.00</b>
----------------	--------------------

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Debtors' income varies significantly from month to month, depending on the number of hours of work available and sales. Debtor April Hickey projects occasional additional income from brokering sales of ranches, which is included as an estimated net monthly average of \$200.**

**In re April Louise Hickey  
Justen Derek Hickey**

Case No.

**Debtor(s)**

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	750.00		
a. Are real estate taxes included?	Yes	<u>  </u>	No	X
b. Is property insurance included?	Yes	<u>  </u>	No	X
2. Utilities:	a. Electricity and heating fuel	\$ 150.00		
	b. Water and sewer	\$ 0.00		
	c. Telephone	\$ 50.00		
	d. Other	\$ 0.00		
3. Home maintenance (repairs and upkeep)	\$ 0.00			
4. Food	\$ 400.00			
5. Clothing	\$ 20.00			
6. Laundry and dry cleaning	\$ 0.00			
7. Medical and dental expenses	\$ 25.00			
8. Transportation (not including car payments)	\$ 200.00			
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 20.00			
10. Charitable contributions	\$ 10.00			
11. Insurance (not deducted from wages or included in home mortgage payments)				
a. Homeowner's or renter's	\$ 0.00			
b. Life	\$ 0.00			
c. Health	\$ 0.00			
d. Auto	\$ 75.00			
e. Other	\$ 0.00			
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$ 0.00			
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)				
a. Auto	\$ 0.00			
b. Other	\$ 0.00			
c. Other	\$ 0.00			
14. Alimony, maintenance, and support paid to others	\$ 0.00			
15. Payments for support of additional dependents not living at your home	\$ 0.00			
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00			
17. Other	\$ 0.00			
Other	\$ 0.00			
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ 1,700.00			
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:				
20. STATEMENT OF MONTHLY NET INCOME				
a. Average monthly income from Line 15 of Schedule I	\$ 1,786.00			
b. Average monthly expenses from Line 18 above	\$ 1,700.00			
c. Monthly net income (a. minus b.)	\$ 86.00			

**United States Bankruptcy Court**  
**Eastern District of Oklahoma**

In re **April Louise Hickey**  
**Justen Derek Hickey**

Debtor(s)

Case No.

Chapter

**7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 42 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date February 25, 2010

Signature /s/ April Louise Hickey  
**April Louise Hickey**  
Debtor

Date February 25, 2010

Signature /s/ Justen Derek Hickey  
**Justen Derek Hickey**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court**  
**Eastern District of Oklahoma**

In re **April Louise Hickey  
Justen Derek Hickey**

Debtor(s)

Case No.  
Chapter

7

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

***DEFINITIONS***

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

---

**1. Income from employment or operation of business**

- None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$3,500.00</b>	<b>2010 YTD: Both Employment</b>
<b>\$30,000.00</b>	<b>2009: Both Employment</b>
<b>\$31,720.00</b>	<b>2008: Both Employment</b>

## 2. Income other than from employment or operation of business

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

## 3. Payments to creditors

None  *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
None <input checked="" type="checkbox"/>	b. <i>Debtor whose debts are not primarily consumer debts:</i> List each payment or other transfer to any creditor made within <b>90 days</b> immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
None <input checked="" type="checkbox"/>	c. <i>All debtors:</i> List all payments made within <b>one year</b> immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

## 4. Suits and administrative proceedings, executions, garnishments and attachments

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Gonzales v April and Justen Hickey, Case No. 08CV00644</b>	<b>Breach of contract</b>	<b>Superior Court of California, County of Glenn</b>	<b>pending</b>
<b>Kurt Fickewirth v. April Hickey, Case No. 09-CV-00690</b>	<b>Collection</b>	<b>Superior Court, County of Glenn, State of California</b>	<b>Pending</b>
<b>Jason and Merry Hofhenke v April Hickey Case No. CV 23667</b>	<b>Collection</b>	<b>Colusa County (California)</b>	<b>Pending</b>
		<b>Superior Court</b>	
<b>Surles v Hickey Case No SC-2010-00012</b>	<b>Eviction</b>	<b>District Court, Small Claims Div, Okmulgee County, Henryetta OK</b>	<b>Pending</b>

- None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	-----------------	-----------------------------------

#### **5. Repossessions, foreclosures and returns**

- None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>Ellen Morrison 6384 Co Rd 18 Orland, CA 95963</b>	<b>2008</b>	<b>Property in the unincorporated area of Glen County, California located at 4997 County Road 17, legal description attached. Property Value \$240,000.00</b>
<b>Indy Mac Bank PO Box 78826 Phoenix, AZ 85062</b>	<b>2008</b>	<b>Undeveloped real property located on County Road 7, in the unincorporated area of Glenn County, California, legal description attached</b>
<b>GMAC P.O. Box 660208 Dallas, TX 75266-0208</b>	<b>February 2009</b>	<b>2008 4500 GMC Pickup, repossession by GMAC, may have been sold, FMV \$40,000.00</b>
<b>GE Money Bank ATTN Bankruptcy Dept PO Box 103106 Roswell, GA 30076</b>	<b>June 2008</b>	<b>2007 Elite 3 horse trailer, with living quarters, in possession of Professional Locators, PO Box 120, Los Molinos, CA 96055 \$100,000.00</b>
<b>Agricredit PO Box 14535 Des Moines, IA 50306</b>	<b>June 2008</b>	<b>Mahindra 7520 Tractor with ML 275 loader, repossession by Agricredit \$35,000.00</b>
<b>American Servicing Company 7495 Horizon Way Frederick, MD 21703</b>	<b>March 2009</b>	<b>Lot 3 in Block 19 of the Town of Orland, County of Glenn, California, aka 411 A street Orland CA 95963 \$220,000.00</b>

#### **6. Assignments and receiverships**

- None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	--------------------	-----------------------------------

- None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
-------------------------------	---	---------------	-----------------------------------

## 7. Gifts

None

- List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------	--------------	-------------------------------

## 8. Losses

None

- List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
-----------------------------------	--	--------------

## 9. Payments related to debt counseling or bankruptcy

None

- List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>James, Potts &amp; Wulfers, Inc. 401 S. Boston, Suite 2600 Tulsa, OK 74103-4015</b>	<b>2009</b>	<b>\$299 filing fee \$5,000.00 attorney fee</b>

## 10. Other transfers

None

- a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>Various</b>	<b>June 2008</b>	<b>Moving sale of household goods, total proceeds approximately \$3,000</b>
<b>Angie Meador Blanchard, OK none</b>	<b>August 2008</b>	<b>6 horse Featherlight trailer, \$17,000</b>
<b>Kathy Wolfs Stewart UNKNOWN McAlester, OK None</b>	<b>11/2009</b>	<b>1999 Jeep, sold for \$6,000 cash, proceeds used to buy 1996 Mustang (\$4,000) to pay January rent on former residence (\$1,200) to make deposit on new residence (\$750) and to pay living expenses</b>

None

- b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
-------------------------------	------------------------	---

### 11. Closed financial accounts

None

- List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	---------------------------------------

### 12. Safe deposit boxes

None

- List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
---	---	----------------------------	--

### 13. Setoffs

None

- List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

### 14. Property held for another person

None

- List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

### 15. Prior address of debtor

None

- If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS <b>6458 County Road 7 Orland CA 95963</b>	NAME USED <b>same</b>	DATES OF OCCUPANCY <b>2006 to July 2008</b>
<b>7271 Hedge Road Henryetta OK 74437</b>	<b>Same</b>	<b>July 2008 to January 2010</b>

### 16. Spouses and Former Spouses

None

- If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME <b>Brandon Curtiss</b>
--------------------------------

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

## 18 . Nature, location and name of business

- None  a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Running Brook Ranch		Henryetta, OK 74437	Horses	August 2008 to continuing
California Investments	9942	6458 County Road 7 Orland, CA 95963-9286	Real estate investments	2003 to June 2008
Running Brook Realty	9942	6458 County Road 7 Orland, CA 95963-9286	Real estate	January 2008 to June 2008

NAME <b>World Class Ranches</b>	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN <b>Debtor's SSN</b>	ADDRESS <b>Route 2 Box 293 Henryetta, OK 74437</b>	NATURE OF BUSINESS <b>Brokerage-ranches</b>	BEGINNING AND ENDING DATES <b>11/2008 -- continuing</b>
------------------------------------	---	---	--	---

- None    b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

#### **19. Books, records and financial statements**

- None    a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

- None    b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

- None    c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

- None    d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
------------------	-------------

#### **20. Inventories**

- None    a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
-------------------	----------------------	---

- None    b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---

### **21 . Current Partners, Officers, Directors and Shareholders**

None    a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None    b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	---

### **22 . Former partners, officers, directors and shareholders**

None    a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

None    b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

### **23 . Withdrawals from a partnership or distributions by a corporation**

None    If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

### **24. Tax Consolidation Group.**

None    If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

### **25. Pension Funds.**

None    If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date February 25, 2010

Signature /s/ April Louise Hickey  
**April Louise Hickey**  
Debtor

Date February 25, 2010

Signature /s/ Justen Derek Hickey  
**Justen Derek Hickey**  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court**  
**Eastern District of Oklahoma**

In re **April Louise Hickey  
Justen Derek Hickey**

Case No.

Chapter

**7**

Debtor(s)

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: <b>Agricredit</b>	<b>Describe Property Securing Debt:</b> <b>Mahindra 7520 Tractor with ML 275 loader, repossessed by Agricredit</b>
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: <b>Blue Green Corporation</b>	<b>Describe Property Securing Debt:</b> <b>Timeshare, 1 week/year Blue Green Resort, Myrtle Beach, South Carolina, legal description attached.</b>
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 3		
<b>Creditor's Name:</b> <b>Countrywide Home Loans</b>	<b>Describe Property Securing Debt:</b> <b>Property located in the unincorporated area of the County of Glenn, California located at 6458 County Road 7, Orland CA 95963, legal description attached</b>	
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt		

Property No. 4		
<b>Creditor's Name:</b> <b>Garry Brown</b>	<b>Describe Property Securing Debt:</b> <b>Approximately 18 acres of undeveloped property (lot split pending) located in the unincorporated area of the County of Glenn, California, located on County Road 8, legal description attached.</b>	
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt		

Property No. 5		
<b>Creditor's Name:</b> <b>GE Money Bank</b>	<b>Describe Property Securing Debt:</b> <b>2007 Elite 3 horse trailer, with living quarters, in possession of Professional Locators, PO Box 120, Los Molinos, CA 96055</b>	
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt		

Property No. 6		
<b>Creditor's Name:</b> <b>Glenn County</b>	<b>Describe Property Securing Debt:</b> <b>Approximately 18 acres of undeveloped property (lot split pending) located in the unincorporated area of the County of Glenn, California, located on County Road 8, legal description attached.</b>	
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt		
Property No. 7		
<b>Creditor's Name:</b> <b>GMAC</b>	<b>Describe Property Securing Debt:</b> <b>2008 4500 GMC Pickup, repossessed by GMAC, may have been sold</b>	
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt		
Property No. 8		
<b>Creditor's Name:</b> <b>Grupo Mayan Desarrollo Mariina Vallarta,</b>	<b>Describe Property Securing Debt:</b> <b>2 weeks/year timeshare, Mayan Resorts, Desarrollo Marina Vallarta, Mexico,</b>	
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt		

Property No. 9		
<b>Creditor's Name:</b> <b>Ken Dale Trust</b>	<b>Describe Property Securing Debt:</b> <b>Property located in the unincorporated area of the County of Glenn, California located at 6458 County Road 7, Orland CA 95963, legal description attached</b>	
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt		

Property No. 10		
<b>Creditor's Name:</b> <b>Nikki Termine and Nina Halsey</b>	<b>Describe Property Securing Debt:</b> <b>Approximately 18 acres of undeveloped property (lot split pending) located in the unincorporated area of the County of Glenn, California, located on County Road 8, legal description attached.</b>	
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt		

Property No. 11		
<b>Creditor's Name:</b> <b>Polaris Retail Services</b>	<b>Describe Property Securing Debt:</b> <b>Polaris ranger, located at the home of Cindy Bailey, Orland CA</b>	
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt		

Property No. 12	
<b>Creditor's Name:</b> Quinta Del Golfo De Cortez SA De Cv	<b>Describe Property Securing Debt:</b> Time Share Hacenta Del Mar Cabo San Lucas, Mexico
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

**PART B - Personal property subject to unexpired leases.** (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> <b>-NONE-</b>	<b>Describe Leased Property:</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date February 25, 2010

Signature /s/ April Louise Hickey  
**April Louise Hickey**  
 Debtor

Date February 25, 2010

Signature /s/ Justen Derek Hickey  
**Justen Derek Hickey**  
 Joint Debtor

**United States Bankruptcy Court**  
**Eastern District of Oklahoma**

In re April Louise Hickey  
Justen Derek Hickey

Debtor(s)

Case No.  
Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$ <u>5,000.00</u>
Prior to the filing of this statement I have received .....	\$ <u>5,000.00</u>
Balance Due .....	\$ <u>0.00</u>

2. \$ 299.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor       Other (specify):

4. The source of compensation to be paid to me is:

Debtor       Other (specify):

5.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding, representation of debtors in redemption.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: February 25, 2010

/s/ Todd Maxwell Henshaw OBA  
Todd Maxwell Henshaw OBA #4114  
James, Potts & Wulfers, Inc.  
401 S. Boston, Suite 2600  
Tulsa, OK 74103-4015  
(918) 584-0881 Fax: (918) 584-4521  
[thenshaw@jpwlaw.com](mailto:thenshaw@jpwlaw.com)

**WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2**

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF OKLAHOMA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.**

**United States Bankruptcy Court**  
**Eastern District of Oklahoma**

In re	<u>April Louise Hickey Justen Derek Hickey</u>	Case No. <hr/>
		Debtor(s) Chapter <u>7</u>

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

April Louise Hickey  
Justen Derek Hickey  
Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

<input checked="" type="checkbox"/> <u>/s/ April Louise Hickey</u>	February 25, 2010
<small>Signature of Debtor</small>	Date
<input checked="" type="checkbox"/> <u>/s/ Justen Derek Hickey</u>	February 25, 2010
<small>Signature of Joint Debtor (if any)</small>	Date

---

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
Eastern District of Oklahoma**

In re **April Louise Hickey  
Justen Derek Hickey**

Debtor(s)

Case No.  
Chapter

**7**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **February 25, 2010**

**/s/ April Louise Hickey**

**April Louise Hickey**

Signature of Debtor

Date: **February 25, 2010**

**/s/ Justen Derek Hickey**

**Justen Derek Hickey**

Signature of Debtor

1&1 Internet Inc.  
NCO Financial Systems, Inc.  
P.O. Box 15740  
Wilmington, DE 19850-5740

Agricredit  
PO Box 14535  
Des Moines, IA 50306

American Servicing Company  
7495 Horizon Way  
Frederick, MD 21703

Asset Acceptance, LLC  
P.O. Box 2036  
Warren, MI 48090-2036

Associated Anesthesiologists, Inc.  
6839 S. Canton  
Tulsa, OK 74136-3402

AT&T  
Payment Center  
Williams, CA 95987-0001

AT&T  
P.O. Box 5001  
Carol Stream, IL 60197-5001

Barbara Reinhart  
PO Box 2  
Tehama, CA 96090

Bay Area Credit Service LLC  
97 Brokaw Road STE 240  
San Jose, CA 95112

Bay Area Credit Service, LLC  
1901 W. 10th St.  
Antioch, CA 94509

Blue Green Corporation  
9654 N Kings Hwy Unit C,  
Myrtle Beach, SC 29572-4041

Butte County Credit Bureau  
310 Flume Street  
Chico, CA 95928-5429

Carl B. Leverenz  
608 Parkwood Dr  
Chico, CA 95928

Collection Bureau of America  
PO Box 5013  
Hayward, CA 94540-5013

Concord Servicing Corp  
4725 N. SCOTTSDALE RD #300  
Scottsdale, AZ 85251

Corporate Receivables  
Dept 087  
PO Box 4115  
Concord, CA 94524

Cory Madison  
1000 Regency Drive  
Chico, CA 95926

Countrywide Home Loans  
4500 Park Granada  
Calabasas, CA 91302-1613

Dennis Albright  
715 Madison Street  
PO Box 1076  
Red Bluff, CA 96080

Dennis Raney  
PO BOX 6522  
Brookings, OR

Desarrollo Marina Vallarta, S.A. DE C.V.  
PO Box 911841  
Dallas, TX 75391-1841

Desarrollo Marina Vallarta, S.A. DE C.V.  
PO Box 27701-464  
Houston, TX 77227

Diana Smith  
PO Box 1392  
Page, AZ 86040

Discover  
PO Box 3008  
New Albany, OH 43054

Discover Financial Services  
PO Box 3008  
New Albany, OH 43054-3008

Dish Network  
PO BOX 3348  
Danville, VA 24543-3348

Elizabeth A. Mackenzie  
Coombs & Dunlap, LLP  
1211 Division Street  
Napa, CA 94559-3398

Ellen Morrison  
6384 Co Rd 18  
Orland, CA 95963

Foreclosure Specialists  
6392 Westside Rd STE C  
Redding, CA 96001

Garry Brown  
2380 Wisconsin Ct  
Yuba City, CA 95991

Gary Lewis  
PO Box 64  
Forest Ranch, CA 95942

GE Money Bank  
ATTN Bankruptcy Dept  
PO Box 103106  
Roswell, GA 30076

Glenn County  
526 W. Sycamore Street  
Willows, CA 95988

Glenn County Tax Collector  
516 W. Sycamore St.  
P.O. box 151  
Willows, CA 95988

GMAC  
P.O. Box 660208  
Dallas, TX 75266-0208

GMAC  
P.O. BOX 78369  
Phoenix, AZ 85062-8369

Great Amercia Leasing  
8742 Innovation Way  
Chicago, IL 60682

Grupo Mayan Desarrollo Mariina Vallarta,  
Insurgentes sur numero 800  
Piso11, Colonia del Valle  
CIUDAD DE MEXICO, DISTRITO FEDERAL 03100

Gwynn Bunn  
87733 Silver Bridge Rd  
Palo Cedro, CA 96073

HSBC Card Services  
PO BOX 81622  
Salinas, CA 93912-1622

I.C. System, Inc.  
444 HWY 96 East  
PO Box 64887  
Saint Paul, MN 55164-0887

IndyMac Bank  
PO Box 4045  
Kalamazoo, MI 49003-4045

Jason and Merry Hofhenke  
6582 Grant Ave  
Arbuckle, CA 95926

Joe Moody  
33 Skarda Ct  
Sacramento, CA 95988

Ken Dale Trust  
PO Box 116  
Red Bluff, CA 96080

Kevin J. Sweeney  
20 Independence Circle  
Chico, CA 95973

Kurt Fickworth  
68 Satinwood Way  
Chico, CA 95926

Lannies Septic Service  
PO Box 1055  
Willows, CA 95988

Lathrops Pool Maintenance  
3335 Placer St Suite 169  
Redding, CA 96001

Leo Steidlmayer  
659 Jay Street  
PO Box 268  
Colusa, CA 95932

Linda Wood  
194 Black Tail Drive  
Oroville, CA 95969

Loretta Norberry  
PO Box 518  
Hamilton City, CA 95951

Midland Funding LLC  
PO Box 939019  
San Diego, CA 92193-9019

Miguel Gonzales  
2766 Keith Hawkins Place  
Chico, CA 95973

Miguel Gonzales

Nikki Termine and Nina Halsey  
1005 W. Willow Street  
Willows, CA 95988

Nina Halsey  
561 Soscal Ave #C  
Napa, CA 94559

North State Rendering  
15 Shippie Rd  
Oroville, CA 95965-9271

North Valley Bank  
1844 Park Marina Drive  
Redding, CA 96001

Okmulgee Memorial Hospital  
Accounts Receivable Management Services  
P.O. Box 638  
Paris, TN 38242-0638

Orland Unit Water Users' Association  
828 Eighth Street  
Orland, CA 95963

PG & E  
Box 997300  
Sacramento, CA 95988

Pinnacle  
PO Box 130848  
Carlsbad, CA 92013

Placer Foreclosures Inc  
South Creek Business Park  
12190 Herdal Drive  
Auburn Park, CA 95603

Polaris Retail Services  
PO Box 15521  
Wilmington, DE 19850-5521

Precision Surveying  
717 Fifth Street  
Orland, CA 95963

Quinta Del Golfo De Cortez SA De Cv  
Corredor Turist.Csl.Km.10, Lote D Col.  
Baja California Sur, 23468

Regional Medical Lab  
Dept. 1728  
Tulsa, OK 74182

Rich Chiaramonte  
7 Wysong Ct  
Chico, CA 95927

Ridge Taheo Property Owners Association  
PO Box 5790  
Statline, NV 89449

Ross A Surles  
Box 1180  
Henryetta, OK 74437

Sharon Montero  
6062 County Rd N #8  
Orland, CA 95963

Southwest Credit  
5910 W Plano PKWY STE 100  
Plano, TX 75093-4638

Specialized Loan Servicing LLC  
PO Box 105219  
Atlanta, GA 30348

State of California  
Franchise Tax Board  
P.O. Box 942857  
Sacramento, CA 94257-0511

Surgical Associates, Inc.  
Dept. No. 11  
P.O. Box 21228  
Tulsa, OK 74121-1228

Thomas Embree  
1081 E 5th Ave  
Chico, CA 95926

TRI COUNTIES BANK  
Global Recovery services  
Attn: CCA, 7805 Hudson Road  
Suite 100  
Woodbury, MN 55125

United States Department of Ed.  
Debt Collection Service STE 1009  
111 N Canal Street  
Chicago, IL 60606-7204

UNKNOWN

UPS  
P.O. Box 7247-0244  
Philadelphia, PA 19170-0001

US Department Of Education  
Direct Loan Servicing Center  
PO Box 5609  
Greenville, TX 75403-5609

Utica Park Clinic  
BOK Dept. 1100  
Tulsa, OK 74182

Warner Petroleum Inc  
310 Nord Ave  
PO Box 6759  
Chico, CA 95927

Washington Mutual Card Services  
PO Box 660509  
Dallas, TX 75266-0509

Waste Management  
3281 HWY 99W  
Corning, CA 96021

Wexford & James, LLC  
2910 Westown Parkway  
Suite 102  
West Des Moines, IA 50266

In re April Louise Hickey  
Justen Derek Hickey  
Debtor(s)  
Case Number: \_\_\_\_\_  
(If known)

According to the information required to be entered on this statement  
(check one box as directed in Part I, III, or VI of this statement):

- The presumption arises.  
 The presumption does not arise.  
 The presumption is temporarily inapplicable.

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

### Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p><b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).</p>
1B	<p><b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p><b>Reservists and National Guard Members; active duty or homeland defense activity.</b> Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. <b>During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</b></p> <p><input type="checkbox"/> <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and  <input type="checkbox"/> remain on active duty /or/  <input type="checkbox"/> was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="text-align: center;">OR</p> <p>b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/  <input type="checkbox"/> performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>

**Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION**

	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.															
2	<p>a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 3-11.</b></p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." <b>Complete only column A ("Debtor's Income") for Lines 3-11.</b></p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b></p> <p>d. <input type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b></p>															
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		<b>Column A</b> Debtor's Income	<b>Column B</b> Spouse's Income												
3	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>		\$	\$												
4	<b>Income from the operation of a business, profession or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part V.</b> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c. Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>			Debtor	Spouse	a. Gross receipts	\$	\$	b. Ordinary and necessary business expenses	\$	\$	c. Business income	Subtract Line b from Line a		\$	\$
	Debtor	Spouse														
a. Gross receipts	\$	\$														
b. Ordinary and necessary business expenses	\$	\$														
c. Business income	Subtract Line b from Line a															
5	<b>Rents and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</b> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c. Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>			Debtor	Spouse	a. Gross receipts	\$	\$	b. Ordinary and necessary operating expenses	\$	\$	c. Rent and other real property income	Subtract Line b from Line a		\$	\$
	Debtor	Spouse														
a. Gross receipts	\$	\$														
b. Ordinary and necessary operating expenses	\$	\$														
c. Rent and other real property income	Subtract Line b from Line a															
6	<b>Interest, dividends, and royalties.</b>		\$	\$												
7	<b>Pension and retirement income.</b>		\$	\$												
8	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.		\$	\$												
9	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:		\$	\$												
	<table border="1" style="width: 100%;"> <tr> <td style="padding: 2px;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="padding: 2px;">Debtor \$</td> <td style="padding: 2px;">Spouse \$</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$											
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$														
10	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance.</b> Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.		\$	\$												
	<table border="1" style="width: 100%;"> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> <tr> <td>a.</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> </table>			Debtor	Spouse	a.	\$	\$	b.	\$	\$					
	Debtor	Spouse														
a.	\$	\$														
b.	\$	\$														
	Total and enter on Line 10		\$	\$												
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).		\$	\$												

12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$
----	--	----

### **Part III. APPLICATION OF § 707(b)(7) EXCLUSION**

13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amount from Line 12 by the number 12 and enter the result.	\$
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: _____ b. Enter debtor's household size: _____	\$
15	<b>Application of Section 707(b)(7).</b> Check the applicable box and proceed as directed. <input type="checkbox"/> <b>The amount on Line 13 is less than or equal to the amount on Line 14.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> <b>The amount on Line 13 is more than the amount on Line 14.</b> Complete the remaining parts of this statement.	\$

**Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)**

### **Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)**

16	<b>Enter the amount from Line 12.</b>	\$
17	<b>Marital adjustment.</b> If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. a. _____ \$ _____ b. _____ \$ _____ c. _____ \$ _____ d. _____ \$ _____	\$
	Total and enter on Line 17	\$
18	<b>Current monthly income for § 707(b)(2).</b> Subtract Line 17 from Line 16 and enter the result.	\$

### **Part V. CALCULATION OF DEDUCTIONS FROM INCOME**

#### **Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)**

19A	<b>National Standards: food, clothing and other items.</b> Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$								
19B	<b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. <table border="1" style="margin-left: auto; margin-right: auto;"><tr> <th style="text-align: center;">Household members under 65 years of age</th> <th style="text-align: center;">Household members 65 years of age or older</th> </tr> <tr> <td>a1. Allowance per member</td> <td>a2. Allowance per member</td> </tr> <tr> <td>b1. Number of members</td> <td>b2. Number of members</td> </tr> <tr> <td>c1. Subtotal</td> <td>c2. Subtotal</td> </tr></table>	Household members under 65 years of age	Household members 65 years of age or older	a1. Allowance per member	a2. Allowance per member	b1. Number of members	b2. Number of members	c1. Subtotal	c2. Subtotal	\$
Household members under 65 years of age	Household members 65 years of age or older									
a1. Allowance per member	a2. Allowance per member									
b1. Number of members	b2. Number of members									
c1. Subtotal	c2. Subtotal									
20A	<b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court).	\$								

20B	<p><b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%;"> <tr> <td>a.</td> <td>IRS Housing and Utilities Standards; mortgage/rental expense</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$									
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$									
c.	Net mortgage/rental expense	Subtract Line b from Line a.									
21	<p><b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p> <hr/>	\$									
22A	<p><b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	\$									
22B	<p><b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	\$									
23	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> <input type="checkbox"/> or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%;"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
24	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%;"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
25	<p><b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. <b>Do not include real estate or sales taxes.</b></p>	\$									
26	<p><b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. <b>Do not include discretionary amounts, such as voluntary 401(k) contributions.</b></p>	\$									

27	<b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. <b>Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</b>	\$
28	<b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. <b>Do not include payments on past due obligations included in Line 44.</b>	\$
29	<b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$
30	<b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b>	\$
31	<b>Other Necessary Expenses: health care.</b> Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. <b>Do not include payments for health insurance or health savings accounts listed in Line 34.</b>	\$
32	<b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. <b>Do not include any amount previously deducted.</b>	\$
33	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 19 through 32.	\$

### Subpart B: Additional Living Expense Deductions

**Note: Do not include any expenses that you have listed in Lines 19-32**

34	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.	\$
	a. Health Insurance b. Disability Insurance c. Health Savings Account	
	Total and enter on Line 34. <b>If you do not actually expend this total amount,</b> state your actual total average monthly expenditures in the space below: \$	
35	<b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$
37	<b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. <b>You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</b>	\$
38	<b>Education expenses for dependent children less than 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. <b>You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</b>	\$

39	<b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) <b>You must demonstrate that the additional amount claimed is reasonable and necessary.</b>	\$
40	<b>Continued charitable contributions.</b> Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$
41	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 34 through 40	\$

### Subpart C: Deductions for Debt Payment

42	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.	\$															
	<table border="1" style="width: 100%;"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>Average Monthly Payment</th> <th>Does payment include taxes or insurance?</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> <td>\$</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td>Total: Add Lines</td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No					Total: Add Lines	\$
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?													
a.			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No													
				Total: Add Lines													
43	<b>Other payments on secured claims.</b> If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.	\$															
	<table border="1" style="width: 100%;"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.			\$					\$			
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount														
a.			\$														
44	<b>Payments on prepetition priority claims.</b> Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. <b>Do not include current obligations, such as those set out in Line 28.</b>	\$															
45	<b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.	\$															
	<table border="1" style="width: 100%;"> <tbody> <tr> <td>a.</td> <td>Projected average monthly Chapter 13 plan payment.</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</td> <td>x</td> </tr> <tr> <td>c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td>Total: Multiply Lines a and b</td> </tr> </tbody> </table>	a.	Projected average monthly Chapter 13 plan payment.	\$	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$						
a.	Projected average monthly Chapter 13 plan payment.	\$															
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x															
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b															
46	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.	\$															

### Subpart D: Total Deductions from Income

47	<b>Total of all deductions allowed under § 707(b)(2).</b> Enter the total of Lines 33, 41, and 46.	\$
----	--	----

## Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

48	<b>Enter the amount from Line 18 (Current monthly income for § 707(b)(2))</b>	\$
49	<b>Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))</b>	\$
50	<b>Monthly disposable income under § 707(b)(2).</b> Subtract Line 49 from Line 48 and enter the result.	\$
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.	\$

52	<b>Initial presumption determination.</b> Check the applicable box and proceed as directed. <input type="checkbox"/> <b>The amount on Line 51 is less than \$6,575.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. <input type="checkbox"/> <b>The amount set forth on Line 51 is more than \$10,950</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> <b>The amount on Line 51 is at least \$6,575, but not more than \$10,950.</b> Complete the remainder of Part VI (Lines 53 through 55).													
53	Enter the amount of your total non-priority unsecured debt	\$												
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$												
55	<b>Secondary presumption determination.</b> Check the applicable box and proceed as directed. <input type="checkbox"/> <b>The amount on Line 51 is less than the amount on Line 54.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. <input type="checkbox"/> <b>The amount on Line 51 is equal to or greater than the amount on Line 54.</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.													
<b>Part VII. ADDITIONAL EXPENSE CLAIMS</b>														
56	<b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.													
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Expense Description</th> <th style="width: 90%;">Monthly Amount</th> </tr> </thead> <tbody> <tr><td>a.</td><td>\$</td></tr> <tr><td>b.</td><td>\$</td></tr> <tr><td>c.</td><td>\$</td></tr> <tr><td>d.</td><td>\$</td></tr> <tr> <td>Total: Add Lines a, b, c, and d</td> <td>\$</td> </tr> </tbody> </table>	Expense Description	Monthly Amount	a.	\$	b.	\$	c.	\$	d.	\$	Total: Add Lines a, b, c, and d	\$	
Expense Description	Monthly Amount													
a.	\$													
b.	\$													
c.	\$													
d.	\$													
Total: Add Lines a, b, c, and d	\$													

<b>Part VIII. VERIFICATION</b>		
57	I declare under penalty of perjury that the information provided in this statement is true and correct. ( <i>If this is a joint case, both debtors must sign.</i> ) Date: <u>February 25, 2010</u>	Signature: <u>/s/ April Louise Hickey</u> <b>April Louise Hickey</b> (Debtor)
	Date: <u>February 25, 2010</u>	Signature <u>/s/ Justen Derek Hickey</u> <b>Justen Derek Hickey</b> (Joint Debtor, if any)